

# EXHIBIT 1

Teri Lynn Hinkle  
19 Mossy Creek Trail  
Murphy, North Carolina 28906  
S. S. # [REDACTED] | D.O.B. [REDACTED]

September 26, 2017

Experian  
P.O. Box 2002  
Allen, TX 75013

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

To Whom it may concern:

Please send me in writing ALL INFORMATION in my consumer file at Experian as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

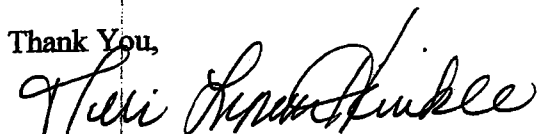
In addition, I am requesting:

1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Experian.
2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Experian.
3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Experian used to adversely characterize me
5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Experian in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Experian.

Thank you in advance for promptly satisfying this request.

Thank You,

  
Teri Lynn Hinkle

**Attached:** Copy of my Social Security Card & Drivers License is attached  
Sent: USPS Certified Mail # 7016 2070 0000 4133 7458  
Return Receipt Requested

Teri Lynn Hinkle  
19 Mossy Creek Trail  
Murphy, North Carolina 28906  
S. S. # [REDACTED] | D.O.B. [REDACTED]

September 11, 2017

Equifax  
P.O. Box 740256  
Atlanta, GA 30374

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

To Whom it may concern:

Please send me in writing ALL INFORMATION in my consumer file at Equifax as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

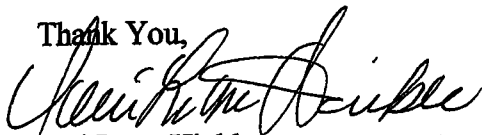
In addition, I am requesting:

1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Equifax.
2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Equifax.
3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Equifax used to adversely characterize me
5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Equifax in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Equifax.

Thank you in advance for promptly satisfying this request.

Thank You,

  
Teri Lynn Hinkle

**Attached:** Copy of my Social Security Card & Drivers License is attached  
Sent: USPS Certified Mail # 7016 0340 0000 1408 7757  
Return Receipt Requested

Teri Lynn Hinkle  
19 Mossy Creek Trail  
Murphy, North Carolina 28906  
S. S. # [REDACTED] | D.O.B. [REDACTED]

September 26, 2017

Trans Union  
P.O. Box 2000  
Chester, PA 19022

**Full File Disclosure Request pursuant to 15 U.S. Code 1681g(a)(1).**

To Whom it may concern:

Please send me in writing ALL INFORMATION in my consumer file at Trans Union as of the date that you receive this letter regardless of how or where it is stored; pursuant to 15 U.S. Code 1681g(a)(1). Mask the first five digits of my Social Security Number in all writings you return to me.

In addition, I am requesting:

1. Pursuant to 15 U.S. 1681g(a)(2), all sources of information in my consumer file at Trans Union.
2. Pursuant to 15 U.S. 1681g(a)(3)(A), the identification of each person that procured a consumer report on me from Trans Union.
3. Pursuant to 15 U.S. 1681g(a)(3)(B), the name, trade name, address, and telephone number of each person identified under 15 U.S. 1681g(a)(3)(A).
4. Pursuant to 15 U.S. 1681g(a)(4), the dates, original payees, and amounts of any checks in my consumer file at Trans Union used to adversely characterize me
5. Pursuant to 15 U.S. 1681g(a)(5), a record of all inquiries received by Trans Union in the year preceding the receipt of this request that identified me in connection with a credit or insurance transaction that I did not initiate

This is a request for a full file disclosure to include all obsolete and archived information as permitted by the Fair Credit Reporting Act. It is my first full file disclosure request for this calendar year from Trans Union.

Thank you in advance for promptly satisfying this request.

Thank You,

  
Teri Lynn Hinkle

**Attached:** Copy of my Social Security Card & Drivers License is attached

Sent: USPS Certified Mail # 7016 2070 0000 4133 7465

Return Receipt Requested